



Single Survey

**Handa
18 Keose Glebe
Lochs
HS2 9JX**

survey report on :

Customer	Mr and Mrs M Morrison
Customer Address	Handa 18 Keose Glebe Lochs HS2 9JX
Date of Inspection	27 th August 2014
Prepared by	Angus J Macaulay BSc MRICS Registered Valuer

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 – GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information inspected date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require amending the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property.¹

If the Surveyors have had a previous business relationship within the last two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking this box.

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The Surveyors have a written complaints handling procedure. This is available from the Offices of the Surveyors at the address stated.

1.2 THE REPORT

The surveyors will not provide an amended Report on the property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions of assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

¹ Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) disclosed and delivered to

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared for information contained with the Report and the generic Mortgage Valuation Report².

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, is the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property the Surveyor concludes that the property is exempt under Part 3 of the Housing (Scotland) Act 2006 as detailed in the (prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the Report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of the Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format

² Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes and Energy Report as required by Stature and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words: *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the Property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats, it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

- 2.3.1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 Category 1: No immediate action or repair is needed.

WARNING: If left unattended even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion of both the market value of the property and the reinstatement cost as defined below:

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arms'-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of Market Value the Surveyor can also make various standard assumptions covering, for example, vacant possession, tenure and other legal considerations, contamination and hazardous materials, the condition of un-inspected parts, the right to use mains services, and the exclusion of curtains, carpets etc from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit overall all communal roadways, corridors, stairways etc and to use communal grounds, parking areas and other facilities:
- There are no particularly troublesome or unusual legal restrictions:
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption or any found not to apply is reported.

"Reinstatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but exclude VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

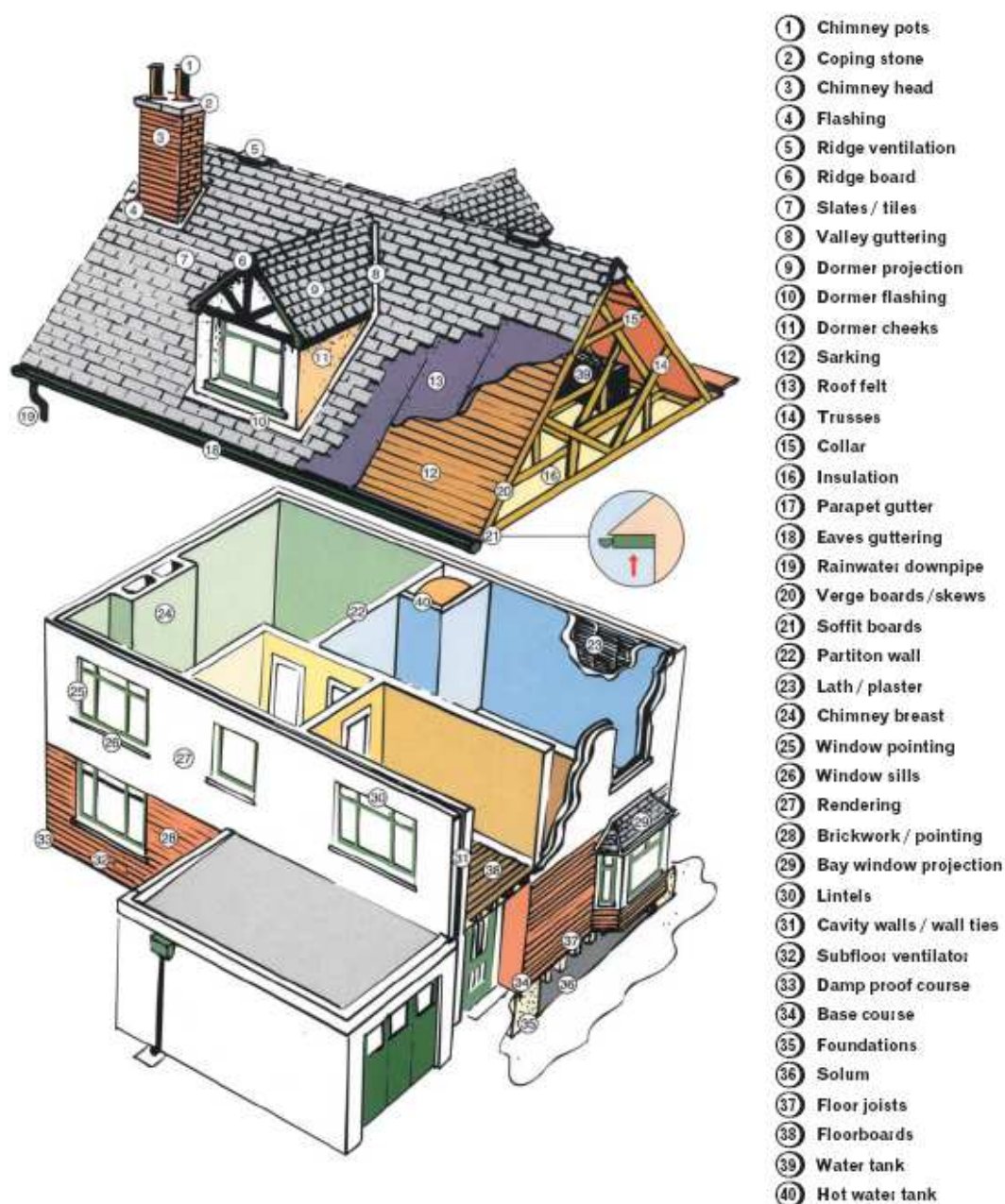
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

Description	The subjects comprise a detached 1½ storey dwelling house with further detached 1½ storey granny annex building. The property includes a garage and greenhouse.
Accommodation	Ground floor:- Entrance porch, entrance hall, lounge, kitchen/dining room, rear hallway, utility room, bedroom and en-suite bathroom. First floor:- Landing, shower room and three bedrooms. ANNEX Ground floor:- Entrance hall, kitchen, lounge/dining room, bedroom (with en-suite toilet) and bathroom. First floor:- Landing and two bedrooms.
Gross internal floor area (m²)	159 (Annex 75).
Neighbourhood and location	The property is situated within the scattered crofting township of Keose Glebe with an elevated site overlooking the surrounding countryside to the sea.
Age	The main dwelling was constructed circa 1984 and the annex circa 1988.
Weather	Dry and bright.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. One masonry built chimney stack has been provided.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the surveyor deems it safe and reasonable to do so. The roof is pitched, timber framed, sarked, underfelted and finished on top with concrete tiles. The roof void area is partly floored and insulated. The roof is of traditional construction.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The rainwater gutters and downpipes are of PVC manufacture.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls to the property are of cavity block construction with render finishes externally and plasterboard internally.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. Windows and doors to the property are of double glazed UPVC manufacture. Fascia boards are similarly of UPVC manufacture.

External decorations	Visually inspected. N/A
Conservatories/porches	Visually inspected. There is a porch to the front of the property constructed at the same time as the original dwelling.
Communal areas	Circulation areas visually inspected. N/A
Garages and permanent outbuildings	Visually inspected. There is an attached block built garage/workshop to the gable of the property. Within the rear garden grounds there is a small greenhouse. The property also includes a granny annex (86 sqm or thereby externally).
Outside areas and boundaries	Visually inspected. The property is set upon a generally square site extending we understand to 0.75 acres or thereby and which slopes down to Loch Keose. The property is adjacent to a made up roadway which we understand is Local Authority adopted.
Ceilings	Visually inspected from floor level. Ceilings to the property are timber framed and faced with plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls to the property are timber framed and faced with plasterboard.
Floors including sub-floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub-floor area may be taken if the surveyor deems it safe and reasonable to do so and subject to a minimum clearance of 1m between the floor joists and the solum as determined from the access hatch. Flooring to the property is of solid concrete and suspended timber construction.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Internal joinery comprises standard internal joinery for a property of this age and type having been constructed in 1984 and well maintained since. The kitchen units were refurbished and increased in number within the last 5 years.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is a stone built fireplace provided within the lounge. There is an electric insert fire provided.
Internal decorations	Visually inspected. The walls and ceilings are generally papered and/or painted. Joinery work is mostly varnish finished.
Cellars	Visually inspected where there was safe and purpose-built access. N/A
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off the surveyor will report this in the report and will not turn them on.

	Mains supply. The fuses are located within the kitchen and the switchgear is set to the rear of the building. The installation comprises of PVC sheathed cabling and power outlet points of square pin/13 amp design.
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off the surveyor will report this in the report and will not turn them on.</p> <p>N/A</p>
Water, plumbing and bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.</p> <p>Mains supply. The installation where seen comprises distribution pipework formed in copper and soil/waste pipework formed in PVC. The hot water cylinder is located at first floor level and the cold water storage tank in the roof void over.</p> <p>There is a shower room suite at first floor level and bathroom at ground floor level, each with coloured suites.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.</p> <p>Space heating is provided by way of a modern oil fired boiler within the garage supplying water filled radiators throughout.</p>
Drainage	<p>Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</p> <p>Foul drainage is we understand to a public sewer.</p>
Fire, smoke and burglar alarms	<p>Visually inspected. No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke detectors are provided.</p>
Any additional limits to inspection	
<p>If the roof space or under-building/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, then this will be stated. If no inspection was possible, the surveyor will assume that there were no defects that will have a material effect on the valuation.</p> <p>Access throughout the property was restricted due to floor coverings, furnishings and belongings. No access was gained to any sub floor areas.</p> <p>All properties built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask a specialist to undertake an appropriate test.</p> <p>We have not made checks to ascertain whether the property lies within a Radon area. Further advice should be sought from the National Radiological Protection Board.</p> <p>We have not been able to ascertain whether safety glass has been installed to glazing where required.</p> <p>No checks have been made with regard to flood risk.</p> <p>We have not carried out an inspection for Japanese Knotweed or other invasive plant species and unless otherwise stated for the purposes of this report we have assumed that there is no Japanese Knotweed or other invasive plant species within the boundaries of the property or in neighbouring properties. The identification of Japanese Knotweed or other invasive plant species should be made by a Specialist Contractor.</p>	

Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories.

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacements are needed now.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.



Structural movement

Repair Category	1
Notes	There is no evidence of ongoing significant settlement, subsidence or structural movement adversely affecting the building. Minor settlement cracking was noted adjacent to the garage door which should be pointed and is considered unlikely to develop further.



Dampness, rot and infestation

Repair Category	1
Notes	No evidence of rising/penetrating damp, wet/dry rot or beetle infestation was noted within any area inspected.



Chimney stacks

Repair Category	1
Notes	No significant defects were noted. We understand that a chimney fire 25 years ago has been fully repaired. We assume that the open fire could be easily reopened and reused.



Roofing including roof space

Repair Category	2
Notes	Verge and ridge pointing requires minor repair in places.



Rainwater fittings

Repair Category	1
Notes	No significant defects were noted. The gutters and downpipes are faded in places.



Main walls

Repair Category	1
Notes	No significant defects were noted.

**Windows, external doors and joinery**

Repair Category	1
Notes	No significant defects were noted. The rear patio door has been sealed shut. Minor attention is required to the fascia board to the rear corner. Fascia boards have faded over the years.

**External decorations**

Repair Category	N/A
Notes	

**Conservatories/porches**

Repair Category	1
Notes	No significant defects were noted.

**Communal areas**

Repair Category	N/A
Notes	

**Garages and permanent outbuildings**

Repair Category	1
Notes	<p>No significant defects were noted. We understand the garage door (which is not in use) could be easily reused if required.</p> <p>The greenhouse within the rear garden grounds appears fit for its purposes.</p> <p>The "granny annex" is of good modern proportion and is centrally heated with modern kitchen and bathroom facilities. No significant defects were noted at the time of our visit. The building has been built to a similar specification as the original house and is fit for purpose.</p>

**Outside areas and boundaries**

Repair Category	1
Notes	No significant defects were noted. We understand a number of fence posts are to be replace in the near future where required in order to maintain the site in a stock-proof condition.

**Ceilings**

Repair Category	1
Notes	No significant defects were noted.



Internal walls

Repair Category	1
Notes	No significant defects were noted.



Floors including sub-floors

Repair Category	1
Notes	No significant defects were noted.



Internal joinery and kitchen fittings

Repair Category	1
Notes	No significant defects were noted.



Chimney breasts and fireplaces

Repair Category	1
Notes	No significant defects were noted.



Internal decorations

Repair Category	1
Notes	No significant defects were noted.



Cellars

Repair Category	N/A
Notes	



Electricity


Repair Category	1
Notes	No significant defects were noted. It appears that the wiring system was last checked in 2010. Wiring systems should be checked every 5-10 years to ensure they comply with modern IEE standards.





Gas

Repair Category	N/A
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Notes	
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	Water, plumbing and bathroom fittings
Repair Category	1
Notes	No significant defects were noted. The coloured bathroom suites may not meet all tastes.

	Heating and hot water
Repair Category	1
Notes	No significant defects were noted. We understand the heating system is serviced annually.

	Drainage
Repair Category	1
Notes	No apparent problems with the drainage system were seen. We understand the original septic tank has been infilled.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

	Structural movement	1
	Dampness, rot and infestation	1
	Chimney stacks	1
	Roofing including roof space	2
	Rainwater fittings	1
	Main walls	1
	Windows, external doors and joinery	1
	External decorations	N/A
	Conservatories/porches	1
	Communal areas	N/A
	Garages and permanent outbuildings	1
	Outside areas and boundaries	1
	Ceilings	1
	Internal walls	1
	Floors including sub-floors	1
	Internal joinery and kitchen fittings	1
	Chimney breasts and fireplaces	1
	Internal decorations	1
	Cellars	N/A
	Electricity	1
	Gas	N/A
	Water, plumbing and bathroom fittings	1
	Heating and hot water	1
	Drainage	1

Repair Categories

Category 3

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacements are needed now.

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property : In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 meters : For this purpose, 'unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes: Parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1	Which floor(s) is the living accommodation on ?	Ground and first
2	Are there three steps or fewer to a main entrance door of the property ?	Yes
3	Is there a lift to the main entrance door of the property ?	No
4	Are all door openings greater than 750mm ?	No
5	Is there a toilet on the same level as the living room and kitchen ?	Yes
6	Is there a toilet on the same level as the bedroom ?	Yes
7	Are all rooms on the same level with no internal steps or stairs ?	No
8	Is the unrestricted parking within 25 meters of an entrance door to the building ?	Yes

4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

We assume a clear Property Enquiry Certificate shall be provided in due course and that the property has a clear Title.

It should be checked/confirmed that the tenure is absolute ownership and that there are no unduly onerous conditions or restrictive servitudes contained in the Title.

Advice should be sought with regard to the exact extent of ground pertaining to the subjects.

At the time of preparing this report no sight had been made of the Property Questionnaire. It should be checked/confirmed that there are no declarations held therein that would have an adverse effect on the valuation figure reported herein.

We assume the site upon which the property is situated has been decrofted.

Estimated re-instatement cost for insurance purposes

£375,000.00

This figure is an opinion of an appropriate sum for which the property and garage should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. The figure should be reviewed annually and in the light of any future alterations or additions.

Valuation and market comments

The market value of the property as described in this report is £275,000.00 (Two Hundred and Seventy Five Thousand Pounds).

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, Title restrictions or servitude rights.

The property is of a type for which there tends to be a reasonable demand.

Report Author:	Angus J Macaulay BSc MRICS Registered Valuer
Firm:	Torrance Partnership LLP
Address:	6 Garden Road Stornoway Isle of Lewis HS1 2QJ
Electronically signed by:	Angus J Macaulay BSc MRICS Registered Valuer
Date of report:	28 th August 2014

Mortgage Valuation Report



Property Address: Handa, 18 Keose Glebe, Lochs, HS2 9JX
Seller's Name(s): Mr and Mrs Morrison
Date of Inspection: 27th August 2014

Ref No:

Property Details

Property Type House ☒ Detached ☒ If Flat/Maisonette ☐ Purpose Built ☐
 Bungalow ☐ Semi Detached ☐ Converted ☐
 Flat ☐ Mid Terrace ☐ Floor of subject property
 Maisonette ☐ End Terrace ☐ No of floors in block
 Other* ☐ *Specify under General Comments No of Flats in block
 Type of Construction (*Specify under General Comments) Traditional ☒ *Non Traditional ☐

Tenure

Absolute Owner ☒ Leasehold ☐ Age 30 years approximately

Accommodation – (specify number of rooms)

Living Rooms Bedrooms Kitchens Bathrooms WCs Other
(Specify in General Remarks)
 Gross Floor Area (excluding garages & outbuildings) Internal m² External m²
 Garage(s) / Outbuildings Parking Space Garden Yes ☒ No ☐
 Residential Element – greater than 40% Yes ☒ No ☐

Construction

Walls Brick ☐ Stone ☐ Concrete ☒ Timber-framed ☐ Other (specify in General Remarks) ☐
 Roof Tile ☒ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks) ☐

Subsidence, Settlement and Landslip

Does the property show signs of, or is the property located near any area subject to landslip, heave, settlement, subsidence, flooding, mining?

If yes, please clarify Yes ☐ No ☒

Services (Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks)

Drainage Mains ☒ Private ☐ None ☐ **Water** Mains ☒ Private ☐ None ☐
 Gas Mains ☐ Private ☐ None ☒ **Electricity** Mains ☒ Private ☐ None ☐
Central Heating Yes ☒ Partial ☐ None ☐ **Brief Description** Oil boiler to radiators

Location

Residential Suburb ☐ Residential within town/city ☐ Mixed residential/commercial ☐
 Mainly commercial ☐ Commuter village ☐ Remote village ☒
 Isolated rural property ☐ Other ☐ (Specify in General Remarks)

Roads

Made up ☒ Unmade road ☐ Partly completed new road ☐
 Adopted ☐ Unadopted ☐ Pedestrian access only ☐

Planning issues

Has the property been extended / converted / altered?

Yes ☐ No ☒

If yes, please comment in General Remarks

General Remarks

The subjects comprise a detached 1 and 1½ storey house with garage, granny annex and greenhouse which is situated on a 0.75 acre decrofted site which is to the edge of a scattered crofting township. The property enjoys open views over the surrounding countryside. The property is within reasonably easy car distance of Stornoway in which all necessary facilities are to be found.

At the time of our inspection no significant defects were noted. Defects detected can be attended to as part of a general maintenance regime.

Essential Repairs

None.

Estimated cost of essential repairs £ Retention recommended Yes ☐ No ☐ Amount £

Comment on Mortgageability

The property is considered to be in mortgageable condition.

Valuations (Assuming Vacant Possession)

Market value in present condition £ **275,000**

Market value on completion of essential repairs £

Insurance Reinstatement value £ **375,000**

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a Reinspection necessary? Yes ☐ No ☒

Buy to Let Cases

Estimated monthly rental income on a 6 month Short Assured Tenancy £

Is the property in an area where there is steady demand for rented accommodation of this type Yes ☐ No ☐

Energy Report



TORRANCE
Partnership chartered
surveyors

Energy Performance Certificate (EPC)

HANDA, 18 KEOSE GLEBE, LOCHS, ISLE OF LEWIS, HS2 9JX

Dwelling type: Detached house
Date of assessment: 27 August 2014
Date of certificate: 29 August 2014
Total floor area: 159 m²

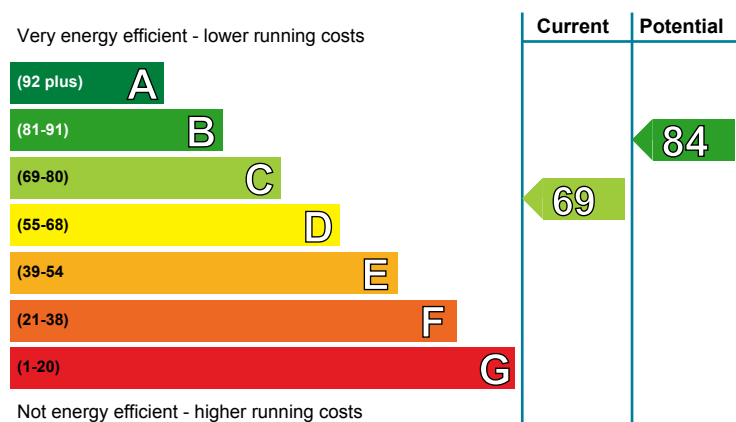
Reference number: 0502-4739-3029-0423-1843
Type of assessment: RdSAP, existing dwelling
Primary Energy Indicator: 166 kWh/m²/year
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£4,347	See your recommendations report for more information
Over 3 years you could save*	£900	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

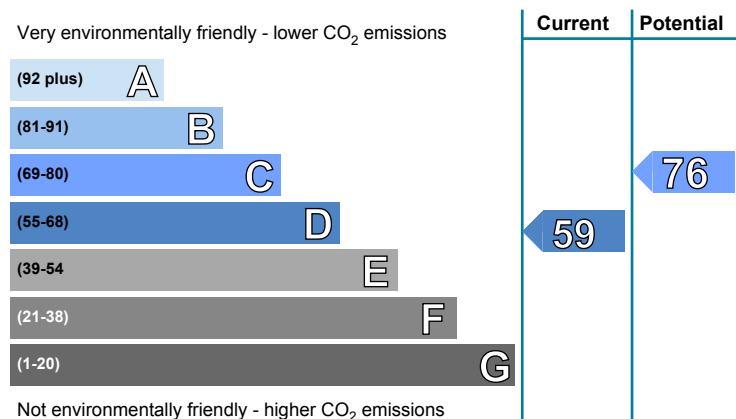


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band C (69)**. The average rating for a home in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (59)**. The average rating for a home in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Floor insulation	£800 - £1,200	£426	✓
2 Low energy lighting	£30	£72	
3 Heating controls (room thermostat)	£350 - £450	£219	✓

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 150 mm loft insulation	★★★★☆	★★★★☆
	Roof room(s), insulated (assumed)	★★★★☆	★★★★☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★☆☆
Lighting	Low energy lighting in 60% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.


As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 6.6 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 2.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,399 over 3 years	£2,820 over 3 years	
Hot water	£621 over 3 years	£393 over 3 years	
Lighting	£327 over 3 years	£234 over 3 years	
Totals	£4,347	£3,447	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Floor insulation	£800 - £1,200	£142	C 72	D 63	✓
2 Low energy lighting for all fixed outlets	£30	£24	C 72	D 63	
3 Upgrade heating controls	£350 - £450	£73	C 74	D 65	✓
4 Solar water heating	£4,000 - £6,000	£61	C 75	D 68	✓
5 Solar photovoltaic panels, 2.5 kWp	£9,000 - £14,000	£228	B 82	C 73	✓
6 Wind turbine	£1,500 - £4,000	£88	B 84	C 76	✓

Measures which have a green deal tick ✓ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ✓ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Floor insulation

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

3 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

4 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

5 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

6 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	16,338	(140)	N/A	N/A
Water heating (kWh per year)	2,934			

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Angus Macaulay
Assessor membership number:	EES/008306
Company name/trading name:	Torrance Partnership
Address:	165 High Street Ross-shire Invergordon IV18 0AL
Phone number:	01349 853151
Email address:	ajm@torrance-partnership.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting www.scottishepcregister.org.uk and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at www.scotland.gov.uk/epc.

Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit **www.greenerscotland.org** or call **0808 808 2282**.



Property Questionnaire



property questionnaire

Property address	'Hards' 18 Keose Glebe ISlc of Lewis 1482 9L2
Seller(s)	Murdo Morrison Christine Morrison
Completion date of property questionnaire	1st August 2014

property questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property?	30 years
2.	Council tax	
	Which Council Tax band is your property in? (Please circle) A B C D <u>E</u> * F G H * Documents in Tverness! ... Band could be F.	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none"> • Garage <input checked="" type="checkbox"/> • Allocated parking space <input checked="" type="checkbox"/> • Driveway <input checked="" type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • Other (please specify): <input type="text"/> 	
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	<div style="text-align: right;">✓</div> Yes/No/ Don't know No

property questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No <i>No</i>
6.	Alterations/additions/extensions	
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	Yes/No <i>No</i>
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	Yes/No <i>No</i>
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes/No <i>Yes</i>
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	Yes/No <i>Yes</i>
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	Yes/No <i>No</i>
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): <i>Opening Mechanism removed and patio door closed and sealed</i></p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

property questionnaire

7.	Central heating	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes/No/ Partial</p> <p><i>yes</i></p> <p><i>oil fired</i></p>
	i) When was your central heating system or partial central heating system installed?	<i>2010</i>
	<p>(ii) Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <p><i>* Heating Unit serviced annually</i></p>	<p>Yes/No</p> <p><i>Yes No *</i></p>
	<p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p> <p><i>N/A</i></p>	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<p>Yes/No</p> <p><i>No</i></p>
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><i>* Loss of tiles / Serious chimney fire 20 years ago</i></p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim? <i>No</i></p>	<p>Yes/No</p> <p><i>No Yes *</i></p> <p>Yes/No</p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/No</p> <p><i>No</i></p>

property questionnaire

10. Services

a. Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas or liquid petroleum gas		
Water mains or private water supply	✓ Mains Supply	Scottish Water
Electricity	✓	SBE (Hydro Electric Board)
Mains drainage	✓	WVIC(?)
Telephone	✓	BT
Cable TV or satellite		
Broadband	✓	BT

b. Is there a septic tank system at your property?

Yes/No

If you have answered yes, please answer the two questions below:

No

(i) Do you have appropriate consents for the discharge from your septic tank?

Yes/No/
Don't know
N/A

(ii) Do you have a maintenance contract for your septic tank?

Yes/No
N/A

If you have answered yes, please give details of the company with which you have a maintenance contract:

property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No/ Don't know</p> <p><i>No</i></p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No/ Not applicable</p> <p><i>No</i></p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes/No</p> <p><i>No</i></p>
d.	<p>Do you have the right to walk over any of your neighbours' property – for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p> <p><i>No</i></p>
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p> <p><i>No</i></p>
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p> <p><i>No</i></p>
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<p>Yes/No</p> <p><i>No</i></p>

property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes/No/ Don't know <i>N/A</i></p> <p>Yes/No/ Don't know <i>N/A</i></p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p> <p style="text-align: center;"><i>N/A</i></p>	
<p>13. Specialist works</p>		
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p>	<p>Yes/No</p> <p style="text-align: center;"><i>No</i></p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/No</p> <p style="text-align: center;"><i>No</i></p>
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	<p>Yes/No</p>

property questionnaire

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	No <i>No</i>	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	No <i>No</i>	Yes	Don't know	With title deeds	Lost
(iii)	Central heating	No <i>No</i>	Yes	Don't know	With title deeds	Lost
(iv)	National House Building Council (NHBC)	No <i>No</i>	Yes	Don't know	With title deeds	Lost
(v)	Damp course	No <i>No</i>	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No <i>No</i>	Yes	Don't know	With title deeds	Lost
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					Yes/No <i>No</i>
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:					Yes/No/Don't know <i>No</i>

property questionnaire

16.	Notices that affect your property	
In the past three years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	Yes/No No
b.	that affects your property in some other way?	Yes/No No
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No No
If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.		

Declaration by the seller(s)/or other authorised body or person(s)

☒ We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s): Murdo Morrison

Christine Morrison

Date: 2nd August 2014

